

# Your Marketplace Application: Identity (ID) Proofing & Information Inconsistencies

When you fill out an application to get health coverage through the Health Insurance Marketplace, you'll need to provide specific information to complete the process. Identity (ID) proofing and checking for inconsistencies in your application are 2 important parts of this process.

## 1. Identity (ID) proofing

ID proofing is used to verify your identity. This is done by asking questions based on your personal and financial history that only you are likely to know. ID proofing is the first step of the process to apply for health coverage through the Marketplace. ID proofing must be completed for you to create a Marketplace account on **HealthCare.gov** and submit an online application.

### Why is ID proofing important?

ID proofing helps to protect your personal information. This process is meant to prevent someone else from creating a Marketplace account and applying for health coverage in your name without your knowledge.

### What information will I need to verify my identity?

Be prepared to provide accurate answers to questions about your personal history. You won't be asked about all of these, but having this information will be helpful:

- Addresses of current and past places you lived
- Names of current and past counties you lived in
- **Auto ownership:** details of the car, the license plate, and any auto loans
- Names of current and past employers
- **Credit cards:** name of the lenders, and year and month the accounts were opened
- **Mortgages:** name of the lenders, amount of mortgage, and the term (the number of months or years) of the loan
- **Loans (including auto, student, or home equity loans):** name of the lender, amount of the loan, and the term of the loan



## Does ID proofing affect my credit score?

No. If you check your credit report, you may see an inquiry from the Centers for Medicare & Medicaid Services, or CMS. CMS uses credit reporting agencies like Experian and Equifax to verify the information on your application. But don't worry, this is only an inquiry and doesn't affect your credit score. Your Marketplace application and credit score aren't affected by inquiries from Experian, Equifax, or CMS.

## What if my identity couldn't be verified?

If your identity couldn't be verified, it means that the Marketplace couldn't match all of the information you provided with the information available in the records used for this process. Here's how to complete the verification process:

- Call the Experian Help Desk at 1-866-578-5409 and provide the reference code shown on your Marketplace application screen so they can help can verify your identity. Experian is a contractor that helps us with ID proofing.
- If the Experian Help Desk can't verify your identity, you'll need to upload documents showing your identity to your Marketplace account on **HealthCare.gov** or mail **copies of your documents** to this address:

**HEALTH INSURANCE MARKETPLACE  
465 INDUSTRIAL BLVD  
LONDON, KY 40750-0001**

- Uploading documents to your Marketplace account may result in your identity being verified sooner. Don't use these characters in the name of the file that you upload: `/ \ : * ? " < > |`.
- If you mail your documents, send copies and keep the originals. Include your name, date of birth, and Social Security Number (SSN) with your copies. Your information will typically be processed **within 7–10 business days after your documents are received, if not sooner.**
- Once your document copies are processed, you'll get a written notice about your identity verification. If your identity wasn't verified, you may need to submit more information.

## What if I sent documents but haven't gotten a notice about my identity verification?

Call the Marketplace Call Center at 1-800-318-2596 to ask for an update. TTY users should call 1-855-889-4325.

A call center representative will ask for information like your name and date of birth to start a review of your status. You'll get an update when the review is complete. Even if you submitted your documents more than 90 days ago and are waiting for issues to be resolved, you can still finish your application and enroll in coverage.

## How do I apply for coverage if I'm still having issues verifying my identity?

If you're having trouble verifying your identity, there are 2 ways you can still apply for Marketplace coverage:

1. Call the Marketplace Call Center at 1-800-318-2596 and complete the application over the phone.
2. Complete and mail a paper application to the address on the previous page.

## What if I submitted a paper application or an application with the Marketplace Call Center and got an eligibility notice, but now I'm having trouble creating a HealthCare.gov account?

You may have an identity verification issue. See **"What if my identity couldn't be verified?"** above.

If you still need help, call the Marketplace Call Center at 1-800-318-2596. A call center representative can help you choose and enroll in a plan.

**Note:** Your Marketplace eligibility stays valid until you're able to choose and enroll in a plan, as long as you enroll before the end of the **Open Enrollment Period**.

## 2. Information inconsistencies in your Marketplace application

When you fill out your application for Marketplace coverage, you enter:

- Information about yourself and your family, like the state you live in.
- Your citizenship or immigration status.
- Your income, if you apply for help paying for coverage.

We try to match the information you provide with our information to determine your eligibility. If the information you provide doesn't match our information, this is called an application inconsistency. It also might be called a data matching issue.

Data matching issues must be resolved for you to stay covered in the Marketplace. If you have a data matching issue, the Marketplace will ask you for documents to verify the data you entered on your application. Be sure to send documents when the Marketplace asks for them, so data matching issues can be resolved.

## Can I still enroll in a plan if I need to provide more information?

Yes. If you get an eligibility notice from the Marketplace that says you can buy coverage through the Marketplace, you can choose and enroll in a health plan. You don't have to wait until you get a notice that your inconsistency is resolved.

If there's an application inconsistency, the Marketplace determines your eligibility based on the information you provided. You'll still need to provide additional information or documentation

## (Can I still enroll, continued)

to resolve any data matching issues. Your eligibility notice lists the information or documentation needed. If you don't provide this additional information by the date required, the Marketplace will provide a final eligibility determination based on the information we get from other records, not on the information you provided.

## What do I need to do if I'm asked to provide more information?

Look at your eligibility notice for a list of **documents** that you need to submit for each inconsistency. For example, if you're asked to provide more information about your SSN, you may submit a copy of your Social Security card, or a copy of a tax form that includes your name and SSN.

It's important to submit documents by the due date shown in your notice. The fastest way is to upload a copy of your document(s) to your Marketplace account on **HealthCare.gov**.

- Log in to your Marketplace account on HealthCare.gov by clicking on "Log in" at the top of the page. Then select your current application and use the menu on the left side of your screen to click on "Application Details".
- On the next screen, you'll see a "Verify" button next to each data matching issue (called "inconsistencies" on the screen) in your application. Click "Verify" and follow the steps for each inconsistency (data matching issue) to upload the documents needed to fix the issue.
- If your application has more than one inconsistency or more than one person has inconsistencies, work through the steps to upload documents for each one.
- Not every type of document is listed under "Document Types" in your Marketplace account. If you need to upload a document that's not listed, choose "Other" from the Document Types list when you're ready to upload.
- Don't use these characters in the name of the file that you upload: / \ : \* ? " < > |.

If you're having trouble uploading documents, mail copies right away. When you mail your documents:

- Send copies and keep the originals.
- Include the printed bar code page that came with your Marketplace notice, if you have one.
- If you don't have a bar code page, include your printed name, date of birth and SSN. Also include the application ID from your notice, if you have one.

Mail the copy of your document(s) to:

**HEALTH INSURANCE MARKETPLACE**  
**Attn: Supporting Documentation**  
**465 INDUSTRIAL BLVD**  
**LONDON, KY 40750-0001**

## **What happens once I provide additional information?**

When you submit documents to the Marketplace, we'll:

- Match your documents with your application.
- Review each document to determine if it matches the information you provided on the application.
- Send you a notice to let you know that your inconsistency was resolved, or if more information is needed.

When you submit your documents, we may review your Marketplace eligibility again to make sure you get the most accurate eligibility determination based on your information.

## **How long will the Marketplace give me to submit documents?**


In general, you have at least 90 days to resolve a data matching issue before the Marketplace changes your eligibility determination. However, it's important to submit documents as soon as possible. The Marketplace is here to help you keep your health coverage, so if you're trying to resolve an issue, we'll keep working with you.

## **What if I don't send the documents that the Marketplace asks for?**

Your eligibility determination will change, and you could lose your Marketplace health coverage.

When you first enroll, the Marketplace determines your eligibility based on the information you provided in your application. If this information doesn't match the Marketplace data sources, you still need to send proof, like documents to verify citizenship or income.

If you don't provide this additional information by the date required, the Marketplace will send you a final warning notice telling you that your Marketplace health coverage might be cancelled or your premium tax credits or help with cost sharing might change. If you still don't contact us or send documents, your final eligibility determination will change. When it changes, the Marketplace will base your eligibility on the information we have from our data sources, not on the information you gave in your application. This could mean that if you're getting premium tax credits, the amount that you qualify for could change if the income in our data sources is different from what you reported. Or Marketplace health coverage could be canceled if you told us that someone on your application is a U.S. citizen, U.S. national, or has eligible immigration status, but you don't send documents to prove this when we ask for them.



## **When will the Marketplace change or end someone's Marketplace coverage?**

The Marketplace is continually working to resolve data matching issues. In August 2014, the Marketplace started sending some final warning notices to individuals who hadn't submitted any additional requested documents, even after getting multiple reminders through the mail, email, and phone calls. The Marketplace won't end health insurance coverage for anyone and no one's premium tax credits or help with cost sharing will change because of data matching issues, without advance notice and outreach through multiple channels.

## **What if I have problems submitting documents or need someone to help me?**

We know that most people with data matching issues want to keep their Marketplace health coverage and work hard to submit their documents on time. If you have questions or need to find someone who can help you in person, we're here to help. Call the Marketplace Call Center at **1-800-318-2596**. TTY users should call 1-855-889-4325. The call is free.

